

Supplier Code of Conduct Policy

All Policies and (required) Programs will be reviewed and approved each calendar year by the Board of Directors or an appropriate committee of the Board, even if there are no changes. Changes to existing and/or new Policies will also be reviewed and approved as described above and may occur at any time during the calendar year.

Functional Division:	Governance
Corporate Executive Sponsor(s):	Chief Governance Officer
Senior-Level Responsibility:	n/a
Date Board Reviewed and Approved:	N/A
Date Committee Reviewed and Approved:	03/31/2026
Policy Name:	Supplier Code of Conduct Policy
Policy Number:	GOV.210

Purpose

At Ameris, we hold ourselves to high ethical standards and integrity which reflect the Ameris Approach. We hold our suppliers, vendors and partners ("Suppliers") to those same standards. This Supplier Code of Conduct ("Code") sets forth the basic requirements that we expect our suppliers, vendors and partners to respect and adhere to when conducting business with the Bank. This Code is intended to conform to standards established by the International Labor Organization (ILO). The Supplier accepts that all existing and future agreements and business relationships with Ameris will be subject to the provisions contained herein.

Safety and Health Workplace Environment

The Supplier shall comply with all occupational and industrial safety standards established by law applicable to the locations in which it employs workers, and shall provide employees with safe and healthy working and, if applicable, housing conditions. At minimum, the Supplier must provide to employees potable drinking water, adequate sanitation, fire exits and essential safety equipment, and appropriately lit and equipped work stations. In addition, the Supplier's facilities must be constructed and maintained in accordance with the standards set by applicable law. Vendors in our supply chain offering housing to employees shall ensure that such housing meets adequate hygiene and cleanliness standards, affords sufficient space per occupant, and offers an appropriate level of privacy.

Fairness

Suppliers shall conduct their business in line with fair competition and in accordance with all applicable laws. Suppliers are expected not to practice or tolerate any form of corruption, extortion or embezzlement. Suppliers will not offer or accept bribes or other unlawful incentives to or from Ameris employees or any of their other business partners. Suppliers shall not offer gifts or any other kind of personal benefit resulting from their relationships with the Bank.

Diversity

The Bank is committed to building strong relationships with high-quality businesses with diverse backgrounds and ownership. These relationships have a positive impact on our communities and are essential to a successful business. Further, we expect the businesses with whom we partner to similarly seek such diverse business partnerships.

Working Hours

The Supplier must ensure that its employees work in compliance with all applicable laws and mandatory industry standards pertaining to the number of hours and days worked. In the event of conflict between a statute and mandatory industry standard, the Supplier must comply with the one taking precedence under national law.

Freedom of Association and Right to Collective Bargaining

The Supplier must at all times recognize and respect the right of employees' freedom of association and their right to form and join trade unions and bargain collectively in a lawful and peaceful manner, subject to and in accordance with applicable law

Reporting of Conduct

Suppliers are expected to adhere to all applicable provisions of this Supplier Code of Conduct and the company's Human Rights Policy. Any suspected conduct that is inconsistent with either of these policies can be reported to 1-877-RPT-LINE or online at www.reportit.net, user name = ameris, password = vendor.

Supplier Confidentiality

Suppliers who are directly or indirectly exposed to confidential information shall use such information solely for the purpose of performing services for the Bank. Suppliers must take all commercially reasonable measures to protect all confidential information from disclosure. Suppliers shall not disclose such information to any parties other than any of Supplier's employees or approved subcontractors who have a need to access such information. In addition, Suppliers and their affiliates must comply with applicable laws and regulations, including privacy laws, securities laws, record retention requirements, and data destruction requirements.